

When It's Time for In-Home Care

By [KRISTEN GERENCHER](#)

The signs can hit you quickly or sneak up on you gradually. But what do you do if Mom or Dad isn't safe living alone anymore?

"The worst thing you can do is ignore it," says Bob Mecca, principal of Robert A. Mecca & Associates, a fee-only financial-planning firm in Hoffman Estates, Ill.



Tom Bloom

If an elderly relative starts to need help to get through the day, families who want to avoid institutions often face two choices: hire a home-care aide or become one yourself. Both options allow the older person to remain at home where he or she may be most comfortable, experts say, but each has its own pitfalls.

Families who choose outside help must decide what level of care their loved one requires and whether they want to go through an agency or hire a caregiver privately. And people who join the ranks of the 65 million unpaid family caregivers in the U.S. can face health-draining burnout if they don't budget for respite care for themselves.

There are two main types of in-home care. Personal- or home-care aides provide companionship and support a person's activities of daily living, such as dressing, bathing, preparing meals and doing laundry. Home health aides may do all those things plus tasks such as administering medication and recording changes in a client's condition. They also may work under a nurse's supervision.

Here are five questions to consider when thinking of hiring or becoming a caregiver.

1. What kind of care do you need and can afford?

If you don't know what kind of care is needed, a geriatric care manager can help you assess the situation by doing a site visit. Assessments cost between \$500 and \$800, depending where you live, says Stan Samples, communications director for the National Association of Professional Geriatric Care Managers. Its website, CareManager.org, can match you with local geriatric care managers.

The Alzheimer's Association has a CareFinder tool at www.alz.org. And the Medicare website has a Home Health Compare tool (Medicare.gov/HHCompare).

Families typically pay for home-care services out of pocket, unless the older person meets Medicare's coverage criteria or has a private long-term-care insurance policy that covers such needs.

Rates vary widely but are often \$14 to \$22 an hour for nonmedical in-home care, says Jim McCabe, president of Eldercare Resources, a geriatric-care management company in Scottsdale, Ariz. Agencies' hourly rates often are at the top of the scale, while caregivers who work independently are typically less expensive.

Still, home care is often less pricey than assisted-living facilities, which can run \$2,800 to \$4,400 a month, he says.

2. Should you use an independent worker or an agency?

The advantage of using a home-care agency is that it takes responsibility for screening and supplying aides and paying their wages, taxes and insurance in the event they get hurt on the job, says Ethan Kassel, a geriatric-care manager and co-owner of Garden State Eldercare, a home-health agency in South Orange, N.J.

Agencies also run criminal background and driving-record checks. And they provide backup aides should your main caregiver get sick or go on vacation.

Families that decide to hire someone on their own should make sure to follow all state and federal employment laws, including any provisions for overtime pay, Mr. Kassel says.

3. How do you find the right aide for your needs?

Once families hammer out a plan, the next step is choosing the right person for the job, says Mr. Mecca, who has worked with professional caregivers for his own family. He recommends interviewing at least six candidates, comparing their strengths and checking references.

Families should interview applicants in the home so the aides know what kind of environment they would be working in, Mr. Kassel says. And don't forget to include the elder's input.

4. Can you manage the process with other family members?

If an elder's adult children live close by, they may decide to divide at least some home-care duties among themselves. But tension often develops if one person feels that he or she is contributing more hands-on work or money than the others.

Siblings who can't get along may require arbitration sessions so they can get past the conflict to organize care for their parent, says Mr. McCabe.

5. Do you have a plan to take care of yourself?

If you're caring for a loved one yourself, plan time away to tend to your own physical, social and emotional needs. Family caregivers can get "so consumed with making sure Mom's needs are met that they break down in the process," says Mr. McCabe, "and with respite care they could have avoided that."

Churches, synagogues and volunteer groups may offer short-term relief. Adult day centers are another option. The Alzheimer's Association and your local Area Agency on Aging also provide respite-care resources.

For more frequent and overnight breaks, check with assisted-living facilities, some of which offer furnished rooms, meals and nursing staff on a temporary basis, Mr. Kassel says.

“ More than 50 million family caregivers in this country provide care for a chronically ill or aging family member or friend. It is estimated that family caregivers provide some \$196 million in services to America's overburdened health care system. ”

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